



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [EAGLE BANCORP, INC.](#)

City/State [BETHESDA, MD](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [11,585,317](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAGLE BANCORP, INC.](#)
[7830 OLD GEORGETOWN ROAD](#)
[BETHESDA, MD 20814](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	260,124	278,979	368,854	400,923	368,606	-6.76	28.77
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	257,566	277,322	365,578	398,155	366,285	-7.12	27.88
Tax-exempt income on loans and leases.....	2,558	1,657	3,276	2,768	2,321	54.38	332.83
Estimated tax benefit on income on loans and leases.....	840	711	1,069	1,403	807	18.17	146.06
Income on loans and leases (tax equivalent).....	260,964	279,690	369,923	402,326	369,413	-6.70	28.97
Investment interest income (tax equivalent).....	15,493	13,116	16,959	19,674	16,582	18.12	108.95
Interest on balances due from depository institutions.....	1,986	2,104	2,601	7,438	6,616	-5.61	132.01
Interest income on other earning assets.....	1,058	1,584	2,078	1,983	2,009	-33.21	31.43
Total interest income (tax equivalent).....	279,501	296,494	391,561	431,421	394,620	-5.73	32.20
Interest on time deposits of \$250K or more	1,617	5,085	6,213	11,307	6,196	-68.20	
Interest on time deposits < \$250K.....	7,141	14,517	17,892	23,186	15,133	-50.81	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	12,530	24,453	29,460	56,533	38,878	-48.76	42.91
Interest on other borrowings and trading liabilities.....	1,536	1,620	2,943	2,643	4,167	-5.19	82.21
Interest on subordinated debt and mandatory convertible securities	9,114	9,486	11,916	11,916	11,916	-3.92	101.86
Total interest expense.....	31,938	55,161	68,424	105,585	76,290	-42.10	69.25
Net interest income (tax equivalent).....	247,563	241,333	323,137	325,836	318,330	2.58	28.57
Non-interest income.....	27,753	34,170	43,881	24,167	22,484	-18.78	43.65
Adjusted operating income (tax equivalent)	275,316	275,503	367,018	350,003	340,814	-0.07	29.95
Overhead expense.....	109,856	110,139	145,542	139,847	126,707	-0.26	29.20
Provision for credit losses.....	-14,896	40,654	45,571	13,091	8,662		
Securities gains (losses)	2,058	1,650	1,815	1,517	97	24.73	83.42
Other tax equivalent adjustments	499	578	723	595	526	-13.67	-41.29
Pretax net operating income (tax equivalent).....	182,913	126,938	178,443	199,177	206,068	44.10	52.95
Applicable income taxes	46,108	31,847	43,928	53,848	51,932	44.78	2.54
Tax equivalent adjustments	1,734	1,766	2,298	2,386	1,860	-1.81	-23.24
Applicable income taxes (tax equivalent).....	47,842	33,613	46,226	56,234	53,792	42.33	1.31
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	135,071	93,325	132,217	142,943	152,276	44.73	86.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	135,071	93,325	132,217	142,943	152,276	44.73	86.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	135,071	93,325	132,217	142,943	152,276	44.73	86.64
Investment securities income (tax equivalent).....	15,493	13,116	16,959	19,674	16,582	18.12	108.95
US Treasury and agency securities (excluding mortgage-backed securities)	2,513	2,473	3,015	5,671	4,801	1.62	275.07
Mortgage-backed securities	9,597	7,689	10,032	11,445	9,302	24.81	169.96
All other securities	3,383	2,954	3,912	2,558	2,479	14.52	6.07
Cash dividends declared.....	31,914	21,280	28,330	22,332	0	49.97	
Common	31,914	21,280	28,330	22,332	0	49.97	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.21	2.90	71	3.92	3.35	84	3.78	3.27	82	4.88	4.19	88	4.95	4.08	94
Less: Interest expense	0.37	0.24	81	0.73	0.54	77	0.66	0.48	76	1.19	0.95	74	0.96	0.75	74
Equals: Net interest income (tax equivalent)	2.85	2.65	64	3.19	2.80	74	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90
Plus: Non-interest income	0.32	1.09	9	0.45	1.21	19	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9
Equals: adjusted operating income (tax equivalent)	3.17	3.80	20	3.64	4.06	29	3.55	4.04	26	3.96	4.16	44	4.28	4.27	49
Less: Overhead expense	1.26	2.21	3	1.46	2.59	5	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9
Less: Provision for credit losses.....	-0.17	-0.12	36	0.54	0.66	38	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	86	0.02	0.03	61	0.02	0.02	60	0.02	0.01	79	0	0	65
Plus: other tax equivalent adjustments	0.01	0	92	0.01	0	91	0.01	0	91	0.01	0	95	0.01	0	89
Equals: Pretax net operating income (tax equivalent)	2.10	1.76	75	1.68	0.91	90	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97
Less: Applicable income taxes (tax equivalent).....	0.55	0.41	81	0.44	0.21	93	0.45	0.23	92	0.64	0.35	95	0.67	0.32	96
Less: Minority interest.....	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.55	1.34	73	1.23	0.70	87	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.55	1.34	74	1.23	0.71	86	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93
Memo: Net income (last four quarters)	1.52	1.30	73	1.30	0.81	84	1.28	0.82	84	1.62	1.19	86	1.91	1.22	93
Net income—BHC and noncontrolling (minority) interest	1.55	1.35	74	1.23	0.72	85	1.28	0.83	83	1.62	1.19	86	1.91	1.22	93
Margin Analysis															
Average earning assets / Average assets	97.39	93.09	93	97.12	92.11	94	97.05	92.32	93	97.36	93.22	93	97.83	93.23	95
Average interest-bearing funds / Average assets.....	60.96	61.98	51	61.85	64.67	38	61.70	64.06	41	61.13	70.66	16	60.33	70.70	13
Interest income (tax equivalent) / Average earning assets	3.30	3.12	59	4.04	3.64	73	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89
Interest expense / Average earning assets	0.38	0.26	78	0.75	0.58	76	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70
Net interest income (tax equivalent) / Average earning assets	2.92	2.85	50	3.29	3.05	64	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83
Yield or Cost															
Total loans and leases (tax equivalent).....	4.66	4.07	81	4.71	4.35	74	4.67	4.27	73	5.46	4.98	80	5.55	4.85	87
Interest-bearing bank balances	0.16	0.13	85	0.52	0.36	82	0.34	0.27	72	4.19	2.26	91	3.69	1.88	95
Federal funds sold and reverse repos	0.28	0.25	67	0.34	0.75	31	0.28	0.68	33	1	2.02	18	1	1.50	25
Trading assets	0	0.45	26		0.65			0.60			0.49			0.70	
Total earning assets	3.29	3.09	60	4.02	3.61	74	3.88	3.51	72	4.99	4.47	85	5.04	4.33	90
Investment securities (tax equivalent)	1.41	1.77	26	2.16	2.36	32	1.94	2.25	24	2.57	2.74	33	2.46	2.69	32
US Treasury and agency securities (excluding mortgage-backed securities)	1.02	1.23	35	2.38	1.85	75	2.05	1.75	65	2.68	2.54	57	2.20	2.20	62
Mortgage-backed securities	1.15	1.55	14	1.74	2.17	17	1.55	2.05	11	2.40	2.54	31	2.24	2.44	25
All other securities	2.56	2.85	42	3.22	3.28	56	3.11	3.24	50	3.38	3.80	32	3.75	3.74	54
Interest-bearing deposits	0.38	0.22	82	1.02	0.60	86	0.91	0.53	87	2.10	1.13	94	1.40	0.85	90
Time deposits of \$250K or more	1.08	0.70	83	2.23	1.53	93	2.15	1.42	93	2.70	2.13	95	1.78	1.57	72
Time deposits < \$250K	1.48	0.67	96	2.21	1.47	96	2.11	1.36	96	2.42	1.91	90	1.93	1.42	94
Other domestic deposits	0.29	0.16	82	0.73	0.41	86	0.63	0.36	85	1.57	0.86	91	1.23	0.64	91
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.20	0.18	74	1.12	0.71	80	0.97	0.62	81	1.13	1.23	50	0.50	1.03	37
Other borrowed funds and trading liabilities	0.66	1.29	29	0.58	1.54	10	0.82	1.50	21	0.65	1.03	50	0.96	2.10	3
All interest-bearing funds	0.60	0.38	86	1.18	0.82	82	1.07	0.74	82	1.95	1.34	89	1.59	1.06	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	27,753	34,170	43,881	24,167	22,484
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,303	3,428	4,416	6,247	7,014
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	373	434	605	533	616
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	222	283	345	370	257
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	17,133	22,069	28,554	9,356	6,859
Other non-interest income.....	6,722	7,956	9,961	7,661	7,738
Total overhead expenses	109,856	110,139	145,542	139,847	126,707
Personnel expense.....	63,790	54,289	74,440	79,842	67,734
Net occupancy expense.....	11,121	12,414	15,715	14,387	15,659
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	34	43	715	956
Other operating expenses.....	34,945	43,402	55,344	44,903	42,358
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	509	515	519	492	470
Average personnel expense per employee.....	125.32	105.42	143.43	162.28	144.11
Average assets per employee.....	22,773.73	19,576.09	19,934.73	17,986.82	16,959.86

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	0.66	35	0	1.69
Overhead expenses / Net Interest Income + non-interest income	40.08	58.85	3	40.15	62.06	3	39.83	62.28	2	40.16	61.79	2	37.32	61.22
Percent of Average Assets														
Total overhead expense	1.26	2.21	3	1.46	2.59	5	1.41	2.57	3	1.58	2.59	9	1.59	2.58
Personnel expense.....	0.73	1.23	8	0.72	1.30	6	0.72	1.30	7	0.90	1.50	9	0.85	1.46
Net occupancy expense.....	0.13	0.24	12	0.16	0.26	13	0.15	0.26	10	0.16	0.32	6	0.20	0.31
Other operating expenses.....	0.40	0.72	6	0.57	0.95	16	0.54	0.94	13	0.52	0.76	19	0.54	0.79
Overhead less non-interest income	0.94	1.08	33	1	1.27	31	0.98	1.25	30	1.31	1.65	21	1.31	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	39.90	58.34	3	39.98	61.60	3	39.66	61.82	3	39.96	59.91	4	37.18	60.51
Personnel expense.....	23.17	32.89	9	19.71	32.31	5	20.28	32.36	5	22.81	34.17	5	19.87	34.42
Net occupancy expense.....	4.04	6.26	17	4.51	6.55	16	4.28	6.58	13	4.11	7.50	7	4.59	7.33
Other operating expenses.....	12.69	18.68	9	15.77	22.16	20	15.09	22.28	13	13.03	17.93	11	12.71	18.28
Total non-interest income	10.08	28.20	9	12.40	28.52	13	11.96	28.83	13	6.90	19.83	14	6.60	20.30
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.61	22	0	1.95
Service charges on domestic deposit accounts	1.20	3.25	17	1.24	3.23	18	1.20	3.27	17	1.78	3.21	26	2.06	3.58
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	0.91	19	0	0.85
Insurance activities revenue.....	0.14	0.38	59	0.16	0.41	63	0.16	0.41	64	0.15	0.37	70	0.18	0.46
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0.49
Net servicing fees	0.08	0.56	35	0.10	-0.04	64	0.09	0.01	63	0.11	0.22	50	0.08	0.52
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	6.22	3.64	78	8.01	3.74	83	7.78	3.92	80	2.67	2.27	72	2.01	1.98
Other non-interest income.....	2.44	9.39	4	2.89	9.49	3	2.71	9.65	3	2.19	7.41	8	2.27	7.05
Overhead less non-interest income	29.82	29.67	40	27.57	31.97	35	27.70	31.93	34	33.05	39.47	25	30.58	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.21	21.49	87	25.09	18.64	88	24.62	18.63	89	27.04	21.51	86	25.20	18.37
Applicable income tax + TE / Pretax net operating income + TE	26.16	23.11	84	26.48	22.16	81	25.91	21.18	85	28.23	23.31	83	26.10	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,765,258	6,222,185	6,201,951	6,286,358	5,722,696	-7.34	32.61	
Commercial and industrial loans	1,021,281	1,658,264	1,554,904	1,241,310	1,177,891	-38.41	-12.88	
Loans to individuals	1,118	1,414	1,315	1,702	1,906	-20.93	-70.94	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	138,776	109,673	120,051	98,313	134,731	26.54	130.25	
Less: Unearned income	22,157	32,197	29,804	25,228	26,523	-31.18	-6.21	
Loans and leases, net of unearned income	6,904,276	7,959,339	7,848,417	7,602,455	7,010,701	-13.26	24.18	
Less: Allowance for loan and lease losses	82,906	110,215	109,579	73,658	69,944	-24.78	45.80	
Net loans and leases	6,821,370	7,849,124	7,738,838	7,528,797	6,940,757	-13.09	23.95	
Debt securities that reprice or mature in over 1 year	1,720,732	834,065	1,024,149	668,962	669,235	106.31	327.24	
Mutual funds and equity securities	100	100	100	100	100	0.00	-54.55	
Subtotal	8,542,202	8,683,289	8,763,087	8,197,859	7,610,092	-1.62	44.63	
Interest-bearing bank balances	2,097,295	720,943	1,654,433	153,800	269,478	190.91	349.75	
Federal funds sold and reverse repos	338,934	30,830	28,200	38,987	11,934	999.36	6341.16	
Debt securities that reprice or mature within 1 year	65,729	143,306	126,736	174,203	114,686	-54.13	138.41	
Trading assets	4,955	0	0	0	0			
Total earning assets	11,049,115	9,578,368	10,572,456	8,564,849	8,006,190	15.35	72.50	
Non-interest-bearing cash and due from depository institutions	64,255	105,334	106,420	49,186	40,452	-39.00	35.44	
Premises, fixed assets, and leases	43,599	40,308	41,775	42,826	15,438	8.16	137.83	
Other real estate owned	5,135	4,987	4,987	1,487	1,394	2.97	-1.14	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	423,213	377,297	392,164	330,371	325,663	12.17	47.68	
Total assets	11,585,317	10,106,294	11,117,802	8,988,719	8,389,137	14.63	71.31	
Quarterly average assets	11,815,535	10,473,593	11,139,447	9,420,276	8,434,525	12.81	81.99	
Average loans and leases (YTD)	7,467,631	7,924,985	7,917,820	7,371,148	6,660,728	-5.77	40.88	
Memoranda								
Loans held-for-sale	53,413	79,084	88,205	56,707	19,254	-32.46	-31.63	
Loans not held-for-sale	6,850,863	7,880,255	7,760,212	7,545,748	6,991,447	-13.06	24.97	
Real estate loans secured by 1–4 family	357,173	415,971	417,068	457,133	482,007	-14.14	-38.40	
Commercial real estate loans	5,405,955	5,803,088	5,782,716	5,828,263	5,239,707	-6.84	43.50	
Construction and land development	1,415,945	1,431,326	1,382,487	1,609,647	1,616,098	-1.07	54.90	
Multifamily	585,361	630,203	716,870	673,051	396,184	-7.12	50.01	
Nonfarm nonresidential	3,404,649	3,741,559	3,683,359	3,545,565	3,227,425	-9.00	38.24	
Real estate loans secured by farmland	2,130	3,126	2,167	962	982	-31.86	431.17	
Total investment securities	1,786,561	977,471	1,150,985	843,265	784,021	82.77	314.95	
U.S. Treasury securities	24,854	0	0	34,855	0			
US agency securities (excluding mortgage-backed securities)	338,538	122,817	173,456	177,214	243,566	175.64	356.20	
Municipal securities	123,164	94,728	108,131	73,930	45,769	30.02	23.32	
Mortgage-backed securities	1,218,306	725,112	833,466	546,433	475,237	68.02	390.87	
Asset-backed securities	0	0	0	0	0			
Other debt securities	81,599	34,714	35,832	10,733	19,349	135.06	913.15	
Mutual funds and equity securities	100	100	100	100	100	0.00	-54.55	
Available-for-sale securities	1,786,461	977,371	1,150,885	843,165	783,921	82.78	314.93	
U.S. Treasury securities	24,854	0	0	34,855	0			
US agency securities (excluding mortgage-backed securities)	338,538	122,817	173,456	177,214	243,566	175.64	356.20	
Municipal securities	123,164	94,728	108,131	73,930	45,769	30.02	23.32	
Mortgage-backed securities	1,218,306	725,112	833,466	546,433	475,237	68.02	390.87	
Asset-backed securities	0	0	0	0	0			
Other debt securities	81,599	34,714	35,832	10,733	19,349	135.06	913.15	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-2,756	20,767	21,827	4,171	-9,495			
Available-for-sale securities appreciation (depreciation)	33,187	0	0	0	0			
Structured notes, fair value	240,242	320,298	268,419	378,360	528,216	-24.99	-38.68	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,836,418	2,384,107	2,809,334	2,064,367	2,104,220	18.97	914.69
NOW, ATS and transaction accounts	812,410	823,607	756,923	863,856	593,107	-1.36	403.56
Time deposits less brokered deposits < \$250K	-1,917,189	-1,551,485	-2,455,690	-863,966	-464,091		
MMDA and other savings accounts	5,268,157	3,956,553	4,645,186	3,013,129	2,949,559	33.15	21.73
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	6,999,796	5,612,782	5,755,753	5,077,386	5,182,795	24.71	46.57
Time deposits of \$250K or more	158,913	242,026	231,078	350,600	445,786	-34.34	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	29,401	24,293	26,726	30,980	30,413	21.03	-58.96
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	300,000	300,000	300,000	257,789	0	0.00	500.00
Other borrowings w/remaining maturity over 1 year	0	50,000	50,000	22,170	0	-100.00	
Brokered deposits < \$250K	2,509,779	2,323,977	3,202,372	1,796,405	1,345,704	8.00	
Noncore funding	2,998,093	2,940,296	3,810,176	2,457,944	1,821,903	1.97	231.61
Trading liabilities	5,110	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	69,639	217,980	218,077	217,687	217,296	-68.05	-67.82
Other liabilities	180,982	111,834	92,904	45,021	58,202	61.83	257.12
Total liabilities	10,253,620	8,882,892	9,876,910	7,798,038	7,280,196	15.43	72.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	316	320	315	331	342	-1.25	-5.11
Common surplus	432,479	442,592	427,016	482,286	528,380	-2.28	-15.31
Retained earnings	901,218	766,219	798,061	705,105	584,494	17.62	194.54
Accumulated other comprehensive income	-2,316	14,271	15,500	2,959	-4,275		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,331,697	1,223,402	1,240,892	1,190,681	1,108,941	8.85	63.19
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,331,697	1,223,402	1,240,892	1,190,681	1,108,941	8.85	63.19
Total liabilities and capital	11,585,317	10,106,294	11,117,802	8,988,719	8,389,137	14.63	71.31
Memoranda							
Non-interest-bearing deposits	2,836,418	2,384,108	2,809,334	2,064,367	2,104,220	18.97	70.02
Interest-bearing deposits	6,832,070	5,794,677	6,379,869	5,160,024	4,870,065	17.90	75.64
Total deposits	9,668,488	8,178,785	9,189,203	7,224,391	6,974,285	18.21	73.95
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,240,892	1,190,681	1,190,681	1,108,941	951,112		
Accounting restatements	0	-10,931	-10,931	0	0		
Net income	135,071	93,325	132,217	142,943	152,276		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,141	4,463	6,146	8,798	8,078		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	677	44,168	61,432	54,903	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	31,914	21,280	28,330	22,332	0		
Change in other comprehensive income	-17,816	11,312	12,541	7,234	-2,525		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,331,697	1,223,402	1,240,892	1,190,681	1,108,941		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	49.76	36.06	81	61.57	36.66	92	55.78	36.22	87	69.94	52.67	89	68.22	53.63	80
Commercial and industrial loans	8.82	11.11	42	16.41	14.40	61	13.99	13.52	55	13.81	11.45	65	14.04	11.42	69
Loans to individuals	0.01	3.60	2	0.01	3.57	3	0.01	3.40	3	0.02	2.71	5	0.02	2.65	7
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	1.20	4.26	23	1.09	4.66	18	1.08	4.63	18	1.09	1.08	68	1.61	2.64	47
Net loans and leases.....	58.88	58.81	50	77.67	63	89	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87
Debt securities over 1 year.....	14.85	18.32	37	8.25	14.80	18	9.21	15.55	24	7.44	13.66	19	7.98	13.20	23
Mutual funds and equity securities	0	0.05	30	0	0.06	32	0	0.05	32	0	0.06	38	0	0.05	41
Subtotal	73.73	78.17	24	85.92	79.07	74	78.82	78.16	37	91.20	86.76	85	90.71	87.24	77
Interest-bearing bank balances	18.10	9.37	89	7.13	6.40	57	14.88	7.51	89	1.71	2.97	40	3.21	2.30	72
Federal funds sold and reverse repos	2.93	0.53	89	0.31	0.80	79	0.25	0.82	75	0.43	0.03	93	0.14	0.01	92
Debt securities 1 year or less	0.57	1.51	31	1.42	1.85	54	1.14	1.68	46	1.94	2.10	59	1.37	2.14	52
Trading assets	0.04	0.58	45	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	95.37	91.57	91	94.78	90.87	90	95.09	91.05	93	95.28	92.39	84	95.44	92.24	89
Non-interest cash and due from depository institutions.....	0.55	0.99	17	1.04	1.03	51	0.96	1.07	37	0.55	1.14	17	0.48	1.25	14
Other real estate owned.....	0.04	0.01	87	0.05	0.03	79	0.04	0.02	82	0.02	0.04	47	0.02	0.04	47
All other assets.....	4.07	7.39	9	4.18	8.03	6	3.95	7.82	5	4.17	6.41	20	4.08	6.39	16
Memoranda															
Short-term investments	21.60	12.31	85	8.86	10.21	52	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59
U.S. Treasury securities.....	0.21	1.18	46	0	0.91	15	0	0.84	17	0.39	0.29	77	0	0.37	27
US agency securities (excluding mortgage-backed securities)	2.92	0.75	89	1.22	0.59	79	1.56	0.63	82	1.97	1.25	72	2.90	1.67	74
Municipal securities	1.06	1.70	54	0.94	1.60	53	0.97	1.69	52	0.82	2.58	36	0.55	2.66	28
Mortgage-backed securities	10.52	13.46	40	7.17	11.20	32	7.50	11.75	31	6.08	9.38	30	5.66	8.73	32
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.70	0.51	69	0.34	0.40	61	0.32	0.42	58	0.12	0.53	46	0.23	0.52	53
Loans held-for-sale.....	0.46	0.50	69	0.78	0.52	69	0.79	0.52	75	0.63	0.39	80	0.23	0.29	70
Loans held for investment	59.13	58.34	51	77.97	63.22	89	69.80	61.72	73	83.95	72.01	93	83.34	73.24	87
Real estate loans secured by 1–4 family	3.08	11.57	12	4.12	12.28	19	3.75	11.91	18	5.09	16.02	10	5.75	16.83	11
Revolving	0.63	1.44	30	0.88	1.72	34	0.83	1.66	31	1.15	2.24	34	1.38	2.43	41
Closed-end, secured by first liens	2.38	9.73	14	3.15	10.10	18	2.85	9.81	17	3.77	13.07	12	4.22	13.60	14
Closed-end, secured by junior liens	0.08	0.19	38	0.09	0.24	32	0.08	0.22	33	0.17	0.37	32	0.14	0.41	27
Commercial real estate loans	46.66	22.35	93	57.42	22.30	98	52.01	22.22	96	64.84	33.26	97	62.46	33.39	96
Construction and land development	12.22	3.40	98	14.16	3.47	98	12.43	3.40	97	17.91	5	99	19.26	4.78	99
Multifamily	5.05	3.32	78	6.24	3.10	87	6.45	3.12	86	7.49	4.76	78	4.72	5.12	61
Nonfarm nonresidential	29.39	14.65	92	37.02	14.72	98	33.13	14.72	96	39.44	21.85	96	38.47	21.85	95
Real estate loans secured by farmland	0.02	0.35	35	0.03	0.33	38	0.02	0.33	35	0.01	0.95	27	0.01	0.88	25

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,915,246	2,213,198	2,277,238
Commit: Secured commercial real estate loans	1,401,277	992,763	1,026,648	1,179,629	1,398,370
Commit: Unsecured real estate loans	4,269	7,809	14,793	0	3,149
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	88,495	70,087	70,780	69,723	83,162
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	26,542	27,031	26,911	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	26,542	27,031	26,911	0	0
Derivative Contracts					
Interest rate futures and forward contracts	213,562	487,560	454,029	178,268	110,337
Written options contracts (interest rate)	196,762	409,988	367,478	49,869	41,733
Purchased options contracts (interest rate)	59,500	0	0	0	0
Interest rate swaps	359,496	453,702	400,859	240,997	277,500
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					17.23	22.01	41	24.62	16.97	85	27.15	17.31	87		
Standby letters of credit	0.76	0.66	68	0.69	0.72	64	0.64	0.71	62	0.78	0.36	87	0.99	0.35	94
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.23	0.24	68	0.27	0.39	67	0.24	0.35	66	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.23	0.13	81	0.27	0.35	80	0.24	0.30	79	0	0	47	0	0	47
Derivative contracts	7.16	47.31	24	13.37	51.49	34	10.99	48.62	30	5.22	2.95	77	5.12	6.51	54
Interest rate contracts	7.16	35.15	26	13.37	36.10	38	10.99	34.36	32	5.22	2.87	77	5.12	6.40	54
Interest rate futures and forward contracts	1.84	4.39	72	4.82	8.89	77	4.08	6.21	78	1.98	0.08	94	1.32	0.25	90
Written options contracts (interest rate)	1.70	1.69	70	4.06	2.33	80	3.31	2.18	79	0.55	0.13	87	0.50	0.26	79
Purchased options contracts (interest rate)	0.51	1.29	66	0	1.45	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	3.10	20.27	24	4.49	20.71	23	3.61	20.83	20	2.68	2.19	76	3.31	5.18	52
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					24.19	42.82	27	30.03	24.81	71	34.19	25.18	79		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	829,320	1,351,250	1,222,366	469,134	429,570
Interest rate contracts	829,320	1,351,250	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	213,562	487,560	454,029	178,268	110,337
Written options	196,762	409,988	367,478	49,869	41,733
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	196,762	409,988	367,478	49,869	41,733
Purchased options	59,500	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	59,500	0	0	0	0
Swaps	359,496	453,702	400,859	240,997	277,500
Held for trading.....	478,496	0	0	0	0
Interest rate contracts	478,496	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	350,824	1,351,250	1,222,366	469,134	429,570
Interest rate contracts	350,824	1,351,250	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	466,696	995,324	573,481	290,866	319,233
One year or less	119,000	587,560	100,000	49,869	41,733
Over 1 year to 5 years	81,258	265,287	325,904	200,587	250,000
Over 5 years	266,438	142,477	147,577	40,410	27,500
Gross negative fair value (absolute value)	10,210	5,532	4,208	667	328
Gross positive fair value.....	16,765	4,306	5,213	584	3,956
Held for trading.....	4,955	0	0	0	0
Non-traded.....	11,810	4,306	5,213	584	3,956
Current credit exposure on risk-based capital derivative contracts	15,201	4,306	3,491	280	229
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	25.75	12.59	77	36.08	14.59	80	37.14	14.05	82	38	14.06	80	25.69	11.75	77
Written options	23.73	7.18	87	30.34	8.60	88	30.06	8.18	88	10.63	11.73	67	9.72	11.14	70
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Over-the-counter	23.73	6.91	87	30.34	8.13	89	30.06	7.73	89	10.63	10.84	67	9.72	10.65	70
Purchased options	7.17	3.41	75	0	3.51	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	7.17	3.01	79	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	43.35	71.71	19	33.58	67.37	18	32.79	68.76	17	51.37	64.61	32	64.60	65.42	35
Held for trading	57.70	40.70	53	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	57.70	34.66	60	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded	42.30	59.30	46	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	42.30	56.22	48	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	56.27	91.91	9	73.66	90.28	20	46.92	91.48	5	62	80.07	25	74.31	82.85	28
One year or less	14.35	27.90	44	43.48	31.66	69	8.18	32.05	32	10.63	15.20	58	9.72	12.75	62
Over 1 year to 5 years	9.80	29.78	22	19.63	27.15	44	26.66	27.06	54	42.76	22.92	74	58.20	22.66	82
Over 5 years	32.13	29.19	54	10.54	28.15	30	12.07	29.56	30	8.61	34.12	29	6.40	36.28	31
Gross negative fair value (absolute value)	1.23	1.18	58	0.41	1.65	27	0.34	1.55	19	0.14	1.30	21	0.08	0.66	22
Gross positive fair value	2.02	1.59	69	0.32	2.48	6	0.43	2.23	6	0.12	1.14	14	0.92	1.10	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	31	0	0.07	22	0	0.07	14	0	0	70	0	0.01	34
Gross positive fair value (X)	0.01	0.06	29	0	0.10	15	0	0.09	14	0	0	69	0	0.01	55
Held for trading (X)	0	0.05	48	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	56	0	0.02	36	0	0.02	42	0	0	72	0	0.01	65
Current credit exposure (X)	0.01	0.05	37	0	0.07	23	0	0.06	19	0	0.01	43	0	0	40
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.59	39	0.05	0.91	22	0.04	0.85	19	0	0.10	43	0	0.06	40

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		109,579		73,658		73,658		69,944		64,757					
Gross losses		13,113		14,691		20,260		10,218		4,985					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		938		136		162		841		1,510					
Net losses		12,175		14,555		20,098		9,377		3,475					
Provision for loan and lease losses		-14,498		40,498		45,405		13,091		8,662					
Adjustments		0		10,614		10,614		0		0					
Ending balance		82,906		110,215		109,579		73,658		69,944					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.17	-0.12	33	0.54	0.66	38	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
Provision for loan and lease losses / Average loans and leases	-0.26	-0.21	36	0.68	1.06	30	0.57	0.82	32	0.18	0.16	61	0.13	0.16	48
Provision for loan and lease losses / Net loan and lease losses	-119.08	-65.12	42	278.24	587.54	27	225.92	487.86	26	139.61	142.73	56	249.27	182.69	74
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.32	43	1.40	1.58	41	1.41	1.58	41	0.98	0.94	59	1	0.94	62
Allowance for loan and lease losses / Total loans and leases	1.20	1.30	42	1.38	1.55	41	1.40	1.55	41	0.97	0.93	59	1	0.93	61
Allowance for loan and lease losses / Net loans and leases losses (X)	5.11	17.40	17	5.68	11.29	42	5.45	11.58	38	7.86	17.18	44	20.13	21.35	67
Allowance for loan and lease losses / Nonaccrual assets	265.32	330.05	50	189.83	301.93	33	179.81	299.17	28	151.16	315.75	38	429.71	285.36	78
ALLL / 90+ days past due + nonaccrual loans and leases	265.32	271.93	60	189.83	249.38	42	179.81	244.34	39	151.16	283.41	42	429.71	259.30	80
Gross loan and lease losses / Average loans and leases	0.23	0.20	66	0.25	0.35	49	0.26	0.34	51	0.14	0.16	52	0.07	0.15	36
Recoveries / Average loans and leases	0.02	0.08	13	0	0.07	4	0	0.07	4	0.01	0.05	22	0.02	0.05	32
Net losses / Average loans and leases	0.22	0.12	75	0.24	0.28	58	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	4.63	25.09	7	1.33	24.77	3	1.59	33.98	3	16.87	41.80	27	33.01	51.25	47
Earnings coverage of net loan and lease losses (X)	13.69	26.30	42	11.38	20.97	48	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79
Net Loan and Lease Losses By Type															
Real estate loans	0.11	0.02	86	0.16	0.04	90	0.13	0.04	82	0.08	0.02	84	0	0.01	44
Real estate loans secured by 1–4 family	0	-0.01	63	0.21	0.01	95	0.35	0.01	98	0	0.02	30	-0.03	0.01	14
Revolving	0	-0.07	64	0.14	0.01	87	0.10	0.01	83	0	0.02	47	-0.11	0.02	8
Closed-end	0	-0.01	66	0.22	0.01	96	0.42	0	98	0	0.02	25	0	0.01	28
Commercial real estate loans	0.12	0.04	81	0.15	0.06	85	0.12	0.07	77	0.09	0.02	85	0.01	0.01	62
Construction and land development	-0.03	0.01	24	0.27	0	95	0.21	0	95	0	-0.02	32	0.01	-0.02	83
1–4 family	0.02	0	93	0.16	0	97	0.13	0	96	0	0	54	0	0	14
Other	-0.05	0.01	15	0.11	0	95	0.09	0	93	0	-0.02	30	0.01	-0.02	88
Multifamily	0	0.01	52	0	0	58	0	0	58	0.47	0	99	0.03	0	92
Nonfarm nonresidential	0.21	0.05	86	0.13	0.08	73	0.10	0.11	63	0.05	0.03	72	0	0.02	54
Owner-occupied	0	0.01	46	0	0.02	43	0	0.02	39	0	0.01	62	0	0.01	66
Other	0.21	0.04	88	0.13	0.05	81	0.10	0.08	72	0.05	0.01	84	0	0.01	47
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.94	0.19	96	0.58	0.46	67	0.76	0.47	79	0.35	0.27	67	0.27	0.18	68
Loans to individuals	0.72				1.25			1.13			0.74		3.31	0.71	93
Credit card loans	2.27				3.33			2.92			1.89			1.65	
Agricultural loans	0.02				0.11			0.19			0.02			0.03	
Loans to foreign governments and institutions	0				0			0							
Other loans and leases	0	0.09	34	0.02	0.14	46	0.01	0.15	46	0	0.14	33	0	0.28	30

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	12,141		25,746		103,725		26,264		57,383						
90+ days past due loans and leases	0		0		0		0		0						
Nonaccrual loans and leases	31,248		58,061		60,943		48,729		16,277						
Total past due and nonaccrual loans and leases	43,389		83,807		164,668		74,993		73,660						
Restructured 30–89 days past due	0		4,819		5,356		0		2,370						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	6,342		8,850		8,712		2,512		544						
Total restructured loans and leases	6,342		13,669		14,068		2,512		2,914						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	0		592		13		107		10,626						
Other real estate owned	5,135		4,987		4,987		1,487		1,394						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.18	0.29	37	0.32	0.37	55	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.45	0.54	47	0.73	0.66	62	0.78	0.66	65	0.64	0.48	72	0.23	0.49	23
90+ days past due and nonaccrual loans and leases	0.45	0.68	35	0.73	0.84	49	0.78	0.85	52	0.64	0.54	70	0.23	0.54	20
30–89 days past due restructured	0	0.01	19	0.06	0.01	90	0.07	0.01	90	0	0	29	0.03	0.01	89
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.09	0.12	50	0.11	0.14	52	0.11	0.13	52	0.03	0.07	45	0.01	0.10	20
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.18	0.29	37	0.32	0.37	55	1.32	0.40	93	0.35	0.31	65	0.82	0.32	90
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets	0.45	0.55	46	0.73	0.67	62	0.78	0.67	65	0.64	0.48	72	0.23	0.49	23
30+ days past due and nonaccrual assets	0.63	1	30	1.05	1.25	48	2.10	1.29	83	0.99	0.87	65	1.05	0.88	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.40	35	0.57	0.52	64	0.55	0.52	60	0.54	0.39	73	0.19	0.39	26
90+ days past due and nonaccrual assets + other real estate owned	0.31	0.42	40	0.62	0.55	64	0.59	0.55	62	0.56	0.45	70	0.21	0.45	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.48	30	0.68	0.61	61	0.64	0.60	59	0.56	0.56	55	0.37	0.59	30
Allowance for loan and lease losses	43.88	67.85	33	62.11	66.38	54	65.07	66.66	54	68.32	92.08	42	43.85	95.97	24
Equity capital + allowance for loan and lease losses	2.57	4.12	28	5.13	5.10	54	5.28	4.97	58	3.98	4.77	46	2.60	5.09	26
Tier 1 capital + allowance for loan and lease losses	2.75	4.89	24	5.56	6.26	50	5.72	6.05	51	4.35	5.30	46	2.85	5.65	28
Loans and leases + other real estate owned	0.53	0.82	31	0.86	0.98	49	0.91	0.97	51	0.66	0.78	49	0.44	0.82	25

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.25	39	0.22	0.35	43	1.19	0.39	92	0.24	0.28	54	0.89	0.29	92
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.44	0.60	48	0.69	0.70	56	0.76	0.76	62	0.54	0.45	66	0.16	0.48	20
Commercial and industrial	30–89 days past due		0.41	0.24	78	0.71	0.24	90	1.38	0.23	97	0.22	0.22	61	0.51	0.23	83
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.53	0.65	50	0.93	0.80	63	0.85	0.75	64	1.22	0.74	80	0.60	0.61	59
Individuals	30–89 days past due		4.65	0.60	98	11.03	0.74	99	1.67	0.83	86	0.53	0.60	51	0	0.68	6
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.17	9	0.57	0.24	84	20.08	0.28	97	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0.03			0.01			0				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due			0.11			0.15			0.17			0.10			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.51			0.72			0.49			0.80			0.46	
Foreign governments	30–89 days past due			0			3.73			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.17			0.04			0.09							
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	19	6.99	0.18	98	8.66	0.28	97	0.20	0.18	75
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0.19	0.13	73	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.13	0.36	26	0.36	0.51	41	3.32	0.65	96	0.67	0.53	68	6.24	0.52	99
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	3.02	0.76	94	2.22	0.91	88	1.61	0.89	84	2.87	0.55	97	0.41	0.61	38
Revolving	30–89 days past due	0.55	0.33	77	0.89	0.40	87	10.71	0.48	98	0.32	0.36	56	1.52	0.36	95
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	7.74	1.05	93	0.07	1.28	12	0.35	1.13	25	0.47	0.34	66	0.42	0.35	62
Closed-end	30–89 days past due	0.02	0.36	10	0.21	0.52	29	1.23	0.65	82	0.77	0.56	70	7.74	0.54	99
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	1.82	0.71	90	2.81	0.89	91	1.97	0.87	87	3.56	0.57	97	0.41	0.64	38
Junior lien	30–89 days past due	0.02	0.01	83	0.11	0.02	95	0.08	0.02	94	0.01	0.02	52	0.01	0.02	53
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.02	0.04	40	0.12	0.05	83	0.09	0.04	80	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0.14	0.16	59	0.21	0.21	60	1.04	0.26	94	0.20	0.15	71	0.40	0.16	83
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.27	0.48	41	0.58	0.53	58	0.70	0.62	61	0.35	0.34	59	0.14	0.41	32
Construction and development	30–89 days past due	0.28	0.15	79	0.44	0.24	75	0.44	0.28	73	0.40	0.20	77	0.27	0.17	72
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.73	0.31	81	0.72	0.32	86	0.60	0.41	79	0.72	0.18	86	0.25	0.18	73
1–4 family	30–89 days past due	0	0.03	31	0.06	0.03	79	0.09	0.03	82	0.05	0.05	76	0.27	0.07	82
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	31	0.16	0.03	89	0.01	0.03	65	0.55	0.01	97	0	0.04	37
Other	30–89 days past due	0.28	0.10	82	0.37	0.17	78	0.35	0.22	74	0.34	0.12	82	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.73	0.25	82	0.56	0.26	84	0.58	0.35	81	0.17	0.14	73	0.25	0.10	81
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0.02	0.09	48	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0	0.13	21	0.20	0.09	77	0.15	0.11	72	0.30	0.03	90	0.19	0.04	86
Nonfarm non-residential	30–89 days past due	0.10	0.12	56	0.16	0.21	54	1.46	0.23	95	0.16	0.13	69	0.52	0.17	85
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.13	0.58	17	0.59	0.68	54	0.85	0.80	59	0.20	0.36	38	0.07	0.52	20
Owner Occupied	30–89 days past due	0.10	0.04	82	0.09	0.07	69	0.16	0.07	83	0.13	0.06	76	0.23	0.08	82
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.07	0.20	28	0.38	0.26	69	0.67	0.27	88	0.18	0.19	52	0.07	0.20	35
Other	30–89 days past due	0	0.07	11	0.08	0.13	57	1.30	0.14	96	0.02	0.05	57	0.29	0.07	85
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.06	0.31	27	0.21	0.36	53	0.18	0.44	39	0.02	0.14	36	0	0.22	27
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	432,795	442,912	427,331	482,617	528,722										
Retained earnings	911,771	783,594	815,381	705,105	584,494										
Accumulated other comprehensive income (AOCI)	-2,316	14,271	15,500	2,959	-4,275										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,342,250	1,240,777	1,258,212	1,190,681	1,108,941										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	104,277	104,344	104,306	105,593	106,076										
Accumulated other comprehensive income-related adjustments	-2,053	14,818	16,010	2,572	-4,573										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,240,026	1,121,615	1,137,896	1,082,516	1,007,438										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,240,026	1,121,615	1,137,896	1,082,516	1,007,438										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,240,026	1,121,615	1,137,896	1,082,516	1,007,438										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	28,000	206,000	206,000	206,000	220,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	73,909	94,456	94,328	73,737	69,989										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	101,909	300,456	300,328	279,737	289,989										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	101,909	300,456	300,328	279,737	289,989										
Exited advanced approach tier 2 capital															
Total capital	1,341,935	1,422,071	1,438,224	1,362,253	1,297,427										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,826,088	10,473,593	11,139,447	9,420,276	8,434,525										
Less: Deductions from common equity tier 1 capital	104,277	104,344	104,306	105,593	105,484										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	11,721,811	10,369,249	11,035,141	9,314,683	8,329,041										
Total risk-weighted assets	8,087,837	8,503,483	8,438,085	8,409,528	8,067,249										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	15.33	12.59	86	13.19	12.26	75	13.49	12.35	73	12.87	12.50	65	12.49	12.37	64
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	15.33	13.31	81	13.19	12.97	63	13.49	13.08	64	12.87	13.19	55	12.49	13.03	49
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	16.59	15.21	78	16.72	15.12	80	17.04	15.23	80	16.20	14.63	78	16.08	14.48	78
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	10.58	9.07	84	10.82	9.05	90	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			373			434			605			533				616	-14.06	49.20
Other insurance activities income			373			434			605			533				616	-14.06	49.20
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			108,158			76,326			76,729			75,724				73,441	41.71	81.03

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			60			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			40			33.33				
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			0			0				
Insurance activities revenue / Adjusted operating income	0.14	0.38	59	0.16	0.41	63	0.16	0.41	64	0.15	0.37	70	0.18	0.46	69		
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48		
Credit related premium income / Total premium income	31.14			40.11			38.23			100			50				
Other premium income / Total premium income	68.86			59.89			61.77			0			50				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48		
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			37.86			72.25				
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62										
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			132.57			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.18	11.72	36	6.20	11.07	32	6.15	11.03	33	6.55	11.53	25	6.82	13.70	23		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49	0	0

Foreign Activities

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities						
Total foreign loans and leases		0	0	0	0	0
Real estate loans.....		0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0
Loans to depository institutions and other banks acceptances		0	0	0	0	0
Loans to foreign governments and institutions		0	0	0	0	0
Loans to individuals		0	0	0	0	0
Agricultural loans.....		0	0	0	0	0
Other foreign loans.....		0	0	0	0	0
Lease financing receivables.....		0	0	0	0	0
Debt securities		5,054	0	0	0	9,773
Interest-bearing bank balances		0	0	0	0	0
Total selected foreign assets		5,054	0	0	0	9,773
Total foreign deposits		0	0	0	0	0
Interest-bearing deposits		0	0	0	0	0
Non-interest-bearing deposits.....		0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets.....		3.36			2.65			2.04		-100	-25.04	12	-0.79	5.03	59
Deposits		10.74			-1.43			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	17.11	35.21	40.12	20.11	11.19	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		157,619	533	141,982	956	678	29472.05	72535.48
Dividends		156,985	0	141,325	0	0		
Interest		634	533	657	956	678	18.95	192.17
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		46	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		46	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		157,665	533	141,982	956	678	29480.68	72556.68
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		0	0	0	0	0		-100.00
Total operating income		157,665	533	141,982	956	678	29480.68	71241.63
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		8,955	8,937	11,916	11,916	11,916	0.20	98.38
Other expenses		3,005	4,454	4,647	4,565	2,771	-32.53	168.06
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		11,960	13,391	16,563	16,481	14,687	-10.69	112.24
Income (loss) before taxes		145,705	-12,858	125,419	-15,525	-14,009		
Applicable income taxes (credit)		-2,450	-2,793	-607	-3,176	-2,892		
Extraordinary items								
Income before undistributed income of subsidiaries		148,155	-10,065	126,026	-12,349	-11,117		
Equity in undistributed income of subsidiaries		-13,084	103,390	6,191	155,292	163,392		
Bank subsidiaries		-13,084	103,390	6,191	155,292	160,742		
Nonbank subsidiaries		0	0	0	0	2,650		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		135,071	93,325	132,217	142,943	152,275	44.73	86.65
Memoranda								
Bank net income		143,901	103,390	147,516	155,292	160,742	39.18	90.12
Nonbank net income		0	0	0	0	2,650		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,322,105	93.48	1,391,814	96.32	1,424,332	96.71	1,334,197	1,248,949	-5.01	41.89	
Common and preferred stock	1,322,105	93.48	1,391,814	96.32	1,347,235	91.47	1,334,197	1,248,949	-5.01	41.89	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	77,097	5.23	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	755	-100.00	
Common and preferred stock	0	0	0	0	0	0	0	0	755	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	28,385	2.01	17,253	1.19	16,716	1.13	7,218	100	64.52	12802.27	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	56,748	4.01	35,806	2.48	29,273	1.99	70,704	72,783	58.49	-32.61	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	7,129	0.50	145	0.01	2,495	0.17	3,273	8,214	4816.55	65.71	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	1,414,367	100.00	1,445,018	100.00	1,472,816	100.00	1,415,392	1,330,801	-2.12	36.72	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	69,639	4.92	217,980	15.08	218,077	14.81	217,687	217,296	-68.05	-67.82	
Other liabilities	13,031	0.92	3,636	0.25	13,847	0.94	7,025	4,564	258.39	529.21	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total liabilities	82,670	5.85	221,616	15.34	231,924	15.75	224,712	221,860	-62.70	-62.16	
Equity Capital	1,331,697	94.15	1,223,402	84.66	1,240,892	84.25	1,190,680	1,108,941	8.85	63.19	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	316	0.02	320	0.02	315	0.02	331	342	-1.25	-5.11	
Common surplus	432,479	30.58	442,592	30.63	427,016	28.99	482,286	528,380	-2.28	-15.31	
Retained earnings	901,218	63.72	766,219	53.02	798,061	54.19	705,105	584,494	17.62	194.54	
Accumulated other comprehensive income	-2,316	-0.16	14,271	0.99	15,500	1.05	2,958	-4,275			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	1,414,367	100.00	1,445,018	100.00	1,472,816	100.00	1,415,392	1,330,801	-2.12	36.72	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

